Sent: Sunday, March 19, 2006

To: Public Hearing

Subject: Application Wal-Mart Bank

Wal-Mart **SHOULD** be allowed to have a bank. It would bring banking into a new era. 24/7 anytime day or night.

I am sure they could keep down the cost, therefore making rates for loans less, and be able to pay higher interest on savings.

Sincerely,

Bruce Crabb Palm Bay, Florida